

WHAT IS CLAIMED IS:

1. A method for managing dedicated use of a credit account, comprising:
receiving information regarding a credit account, the credit account associated
with a customer;
5 associating the credit account with a usage program, the usage program
comprising one or more terms of dedicated use, the terms of dedicated use associated
with providing a benefit to the customer in return for dedicated use of the credit
account;
providing the benefit to the customer according to the terms of dedicated use;
10 monitoring credit activity corresponding to the credit account; and
maintaining the benefit if the monitored credit activity satisfies the terms of
dedicated use.
2. The method of Claim 1, further comprising penalizing the customer if
15 the monitored credit activity does not satisfy the terms of dedicated use.
3. The method of Claim 1, wherein the dedicated use of the credit
account comprises exclusive use of the credit account.
- 20 4. The method of Claim 1, wherein the dedicated use of the credit
account comprises backup use of the credit account, the backup use being
characterized as use of the credit account only if a primary credit account is not
available.
- 25 5. The method of Claim 1, wherein associating the credit account with a
usage program further comprises:
offering the customer participation in the usage program; and
receiving an acceptance of the offer from the customer.

6. The method of Claim 1, wherein:
the credit account is associated with an interest rate; and
providing the benefit to the customer according to the terms further comprises
lowering the interest rate.

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7. The method of Claim 1, wherein:
the credit account is associated with a minimum periodic payment; and
providing the benefit to the customer according to the terms further comprises
lowering the minimum periodic payment.

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8. The method of Claim 1, wherein providing the benefit to the customer
according to the terms of dedicated use further comprises:
determining a level of usage associated with the credit account;
identifying the benefit from a plurality of benefit options, the benefit
associated with the level of usage; and
providing the identified benefit.

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9. The method of Claim 1, wherein monitoring credit activity
corresponding to the credit account further comprises monitoring a credit report
corresponding to the customer, the credit report comprising information associating
the credit activity of the credit account with the customer.

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10. The method of Claim 2, wherein penalizing the customer if the
monitored credit activity does not satisfy the terms of dedicated use further comprises
charging a penalty fee to the customer.

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11. The method of Claim 2, wherein penalizing the customer if the
monitored credit activity does not satisfy the terms of dedicated use further comprises
terminating the credit account.

12. A method for providing a dedicated credit account, comprising:
providing a credit card customer with a credit account;
associating the credit account with a usage program, the usage program
comprising one or more terms of dedicated use, the terms of dedicated use associated
5 with providing a benefit to the customer in return for dedicated use of the credit
account; and
providing the benefit to the customer if credit activity associated with the
credit account satisfies the terms of dedicated use.

10 13. The method of Claim 12, wherein the dedicated use of the credit
account comprises exclusive use of the credit account.

14. The method of Claim 12, wherein the dedicated use of the credit
account comprises backup use of the credit account, the backup use being
15 characterized as use of the credit account only if a primary credit account is not
available.

15. The method of Claim 12, wherein:
the credit account is associated with an interest rate; and
20 providing the benefit to the customer further comprises lowering the interest
rate.

16. The method of Claim 12, wherein:
the credit account is associated with a minimum periodic payment; and
25 providing the benefit to the customer further comprises lowering the minimum
periodic payment.

17. The method of Claim 12, wherein providing the benefit to the customer if credit activity associated with the credit account satisfies the terms of dedicated use further comprises:

- determining a level of usage associated with the credit account;
- 5 identifying the benefit from a plurality of benefit options, the benefit associated with the level of usage; and
- providing the identified benefit.

18. A system for managing dedicated use of a credit account, comprising:
an account authorization module operable to:

receive information regarding a credit account, the credit account
associated with a customer; and

5 associate the credit account with a usage program, the use program
comprising one or more terms of dedicated use, the terms of dedicated use associated
with providing a benefit to the customer in return for dedicated use of the credit
account; and

a benefit module coupled to the account authorization module and operable to:
10 provide the benefit to the customer according to the terms of dedicated
use;

monitor credit activity corresponding to the credit account; and
maintain the benefit if the monitored credit activity satisfies the terms
of dedicated use.

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19. The system of Claim 18, the benefit module further operable to
penalize the customer if the monitored credit activity does not satisfy the terms of
dedicated use.

20 20. The system of Claim 18, wherein the dedicated use of the credit
account comprises exclusive use of the credit account.

21. The system of Claim 18, wherein the dedicated use of the credit
account comprises backup use of the credit account, the backup use being
25 characterized as use of the credit account only if a primary credit account is not
available.

22. The system of Claim 18, the account authorization module further operable to:

offer the customer participation in the usage program; and
receive an acceptance of the offer from the customer.

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23. The system of Claim 18, wherein:

the credit account is associated with an interest rate; and

the benefit module is further operable to provide the benefit to the customer according to the terms by lowering the interest rate.

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24. The system of Claim 18, wherein:

the credit account is associated with a minimum periodic payment; and

the benefit module is further operable to provide the benefit to the customer according to the terms by lowering the minimum periodic payment.

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25. The system of Claim 18, wherein the benefit module is further operable to:

determine a level of usage associated with the credit account; and

identify the benefit from a plurality of benefit options, the benefit associated with the level of usage; and

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provide the identified benefit.

26. The system of Claim 18, the benefit module further operable to monitor credit activity corresponding to the credit account by monitoring a credit report corresponding to the customer, the credit report associating the credit activity of the credit account with the customer.

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27. The system of Claim 18, the benefit module further operable to penalize the customer if the monitored credit activity does not satisfy the terms of dedicated use by charging a penalty fee to the customer.

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28. The system of Claim 18, the benefit module further operable to penalize the customer if the monitored credit activity does not satisfy the terms by terminating the credit account.

29. A system for providing a dedicated credit account, comprising:
an account authorization module operable to:

provide a credit card customer with a credit account;

5 associate the credit account with a usage program, the usage program
comprising one or more terms of dedicated use, the terms of dedicated use associated
with providing a benefit to the customer in return for dedicated use of the credit
account; and

10 a benefit module coupled to the account authorization module and operable to
initiate the provision of the benefit to the customer if credit activity associated with
the credit account satisfies the terms of dedicated use.

30. The system of Claim 29, wherein the dedicated use of the credit
account comprises exclusive use of the credit account.

15 31. The system of Claim 29, wherein the dedicated use of the credit
account comprises backup use of the credit account, the backup use being
characterized as use of the credit account only if a primary credit account is not
available.

20 32. The system of Claim 29, wherein:
the credit account is associated with an interest rate; and
the benefit module is further operable to provide the benefit to the customer by
lowering the interest rate.

25 33. The system of Claim 29, wherein:
the credit account is associated with a minimum periodic payment; and
the benefit module is further operable to provide the benefit to the customer by
lowering the minimum periodic payment.

34. The system of Claim 29, wherein the benefit module is further operable to:

determine a level of usage associated with the credit account; and

5 identify the benefit from a plurality of benefit options, the benefit associated with the level of usage; and

provide the identified benefit.

35. A system for managing dedicated use of a credit account, comprising:
means for receiving information regarding a credit account, the credit account
associated with a customer;

5 means for associating the credit account with a usage program, the usage
program comprising one or more terms of dedicated use, the terms of dedicated use
associated with providing a benefit to the customer in return for dedicated use of the
credit account;

means for providing the benefit to the customer according to the terms of
dedicated use;

10 means for monitoring credit activity corresponding to the credit account; and

means for maintaining the benefit if the monitored credit activity satisfies the
terms of dedicated use.